

ARKANSAS INSURANCE DEPARTMENT
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Risk Matters Renewal News

(2025-2026)

VEHICLE INSURANCE – ALL APSIT-PARTICIPATING DISTRICTS

Casualty auto insurance pricing has been a challenge with numerous districts experiencing accidents. The AID Risk Management Division has been successful in keeping rates relatively stable for several years. The Risk Management Division formally bid the business auto insurance as required by TSS-OSP state procurement law. The TSS-OSP bid number is S-000000426.

[USE OF RENTAL AND BORROWED VEHICLES](#)

We strongly recommend the purchase of liability, comprehensive, and collision insurance coverage for all borrowed autos from auto dealers and for leased or rented “vehicles” from the rental car company for all out-of-state and in-state travel.

[USE OF PERSONAL VEHICLES](#)

It is the responsibility of the vehicle owner to contact their personal insurance agent to confirm if “business use” coverage is required for their personal vehicles on official business trips. The employee’s personal auto coverage is primary. The APSIT vehicle policy does not provide physical damage coverage for personal vehicles.

[DRIVER IMPROVEMENT TRAINING](#)

For All School Districts Participating in the Arkansas Public School Insurance Trust Plan

The Risk Management Division offers the Safe Driver Training Program at no cost for your District’s approved drivers. The Safe Driver Program can be presented at your location, *provided you have a minimum of five (5) attendees*. Training is also presented monthly at the Arkansas Insurance Department. Call the Risk Management Division at 501-371-2690 to schedule a course for your District.